# Case 17-42297-drd13 Doc 1-1 Filed 08/23/17 Entered 08/23/17 16:53:40 Desc CORRECTED Document Page 1 of 9

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
WESTERN DISTRICT OF MISSOURI		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	Check if this amended filir

### Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint C	ase):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Ray First name  Allen Middle name	First name  Middle name	
	Bring your picture identification to your meeting with the trustee.	Perrin Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2065		

Debtor 1 Ray Allen Perrin Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.  Business name(s)		
		Business name(s)			
		EINs	EINs		
5.	Where you live	4305 S Huntington Way	If Debtor 2 lives at a different address:		
		Independence, MO 64055  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Jackson			
		County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for	Check one:	Check one:		
bankruptcy		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

Case 17-42297-drd13 Doc 1-1 Filed 08/23/17 CORRECTED Document

Entered 08/23/17 16:53:40 Des Page 3 of 9

Case number (if known)

Part 2: Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No. bankruptcy within the last 8 years? ☐ Yes. District When Case number When Case number District District When Case number 10. Are any bankruptcy □ No cases pending or being Yes. filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? Millennium Super Stop **Business** Debtor Relationship to you Western District of When 7/26/16 16-41972 District Missouri Case number, if known Debtor Relationship to you When District Case number, if known Do you rent your Go to line 12. No. residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ☐ Yes. No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Debtor 1

Ray Allen Perrin

CORRECTED Document Page 4 of 9

Debtor 1 Ray Allen Perrin

Case number (if known)

	Are you a sole proprietor of any full- or part-time No. business?		Go to	o Part 4.	
		☐ Yes.	Name	e and location of business	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	e of business, if any	
	If you have more than one sole proprietorship, use a separate sheet and attach		Numl	ber, Street, City, State & ZIP Code	
	it to this petition.		Chec	ck the appropriate box to describe your business:	
				Health Care Business (as defined in 11 U.S.C. § 101(27A))	
				Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))	
				Stockbroker (as defined in 11 U.S.C. § 101(53A))	
				Commodity Broker (as defined in 11 U.S.C. § 101(6))	
				None of the above	
Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance			nder Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure $S(1)(B)$ .	f	
	For a definition of small	■ No.	Iam	not filing under Chapter 11.	
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am Code	filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy e.	
		☐ Yes.	I am	filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code	<del>)</del> .
Par	t 4: Report if You Own or	Have Any	Hazard	ous Property or Any Property That Needs Immediate Attention	
	Do you own or have any property that poses or is alleged to pose a threat of imminent and	Have Any ■ No. □ Yes.		ous Property or Any Property That Needs Immediate Attention the hazard?	
	Do you own or have any property that poses or is alleged to pose a threat	■ No.	What is		
	Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs	■ No.	What is If immerineeded	the hazard?	_

Case 17-42297-drd13 Doc 1-1 Filed 08/23/17 CORRECTED Document

Entered 08/23/17 16:53:40 Des Page 5 of 9

Debtor 1 Ray Allen Perrin CORRECTED DOCUMENT Page 5 OT 9

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

CORRECTED Document Page 6 of 9

Debtor 1 Ray Allen Perrin

Case number (if known)

Pari 16.	6: Answer These Question What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred to the state of the state o						
			individual primarily for a personal, family, or household purpose."					
			☐ No. Go to line 16b.					
			Yes. Go to line 17.					
		16b. <b>Are your debts primarily business debts?</b> Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.						
			□ No. Go to line 16c. □ Yes. Go to line 17.					
		16c.	State the type of debts you owe that are not consumer debts or business debts					
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapter 7. Go to line 18.					
	Do you estimate that after any exempt property is excluded and	☐ Yes.	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?					
	administrative expenses		□ No					
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes					
18.	How many Creditors do	<b>1</b> -49		□ 1,000-5,000	□ 25,001-50,000			
	you estimate that you owe?	☐ 50-99		☐ 5001-10,000	<b>5</b> 0,001-100,000			
		☐ 100-19 ☐ 200-99		□ 10,001-25,000	☐ More than100,000			
19.	How much do you estimate your assets to be worth?	■ \$0 - \$50,000 □ \$50,001 - \$100,000		□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$50 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion			
			01 - \$500,000 01 - \$1 million	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ More than \$50 billion			
20.	How much do you	□ \$0 - \$5	0,000	☐ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion			
	estimate your liabilities to be?		01 - \$100,000	□ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion			
		_ ` `	01 - \$500,000 01 - \$1 million	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion			
Par	:7: Sign Below							
For	you	I have exa	amined this petition, and I ded	clare under penalty of perjury that the info	rmation provided is true and correct.			
				7, I am aware that I may proceed, if eligible elief available under each chapter, and I o	e, under Chapter 7, 11,12, or 13 of title 11, choose to proceed under Chapter 7.			
If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					not an attorney to help me fill out this			
					ecified in this petition.			
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519 and 3571.						
		/s/ Ray Alle	Allen Perrin n Perrin		for 2			
			of Debtor 1	orginature or Debt				
		Executed	on August 23, 2017 MM / DD / YYYY	Executed on Mi	M / DD / YYYY			

Case 17-42297-drd13 Doc 1-1 Filed 08/23/17 Entered 08/23/17 16:53:40 Desc CORRECTED Document Page 7 of 9

Debtor 1	Ray Allen Perrin	Case number (if known)	

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ G. Addam Fera	Date	August 23, 2017
Signature of Attorney for Debtor		MM / DD / YYYY
G. Addam Fera		
Printed name		
WM Law, PC Firm name		
15095 West 116th Street		
Olathe, KS 66062		
Number, Street, City, State & ZIP Code		
Contact phone (913) 422-0909	Email address	bankruptcy@wagonergroup.com
MO#51272 KS#21320		
Bar number & State		<del></del>

B2030 (Form 2030) (12/15)

### United States Bankruptcy Court Western District of Missouri

In re	Ray Allen Perrin		Case No.			
		Debtor(s)	Chapter	13		
	DISCLOSURE OF COMPE	ENSATION OF ATTO	RNEY FOR DI	EBTOR(S)		
С	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2010 compensation paid to me within one year before the filiple rendered on behalf of the debtor(s) in contemplation	ing of the petition in bankruptcy	, or agreed to be paid	to me, for services rendered or to		
	For legal services, I have agreed to accept		\$	4,100.00		
	Prior to the filing of this statement I have received			1,000.00		
	Balance Due		\$	3,100.00		
2. T	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3. Т	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4. I	■ I have not agreed to share the above-disclosed com	pensation with any other persor	n unless they are mem	bers and associates of my law firm		
I	☐ I have agreed to share the above-disclosed compensory of the agreement, together with a list of the na	sation with a person or persons ames of the people sharing in th	who are not members e compensation is atta	or associates of my law firm. A sched.		
5. I	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
b c	<ul> <li>Analysis of the debtor's financial situation, and rend</li> <li>Preparation and filing of any petition, schedules, sta</li> <li>Representation of the debtor at the meeting of credit</li> <li>[Other provisions as needed]</li> </ul>	tement of affairs and plan whic	h may be required;			
б. Е	By agreement with the debtor(s), the above-disclosed for Representation of the debtors in adversion Does not include services rendered population has been provided a copy of this and not otherwise required by the Righ Fees with Court	sary proceedings, objectio st-confirmation of plan for is rule. For post-confirmat its and Responsibility Agre	ns to discharge or filing pleadings lis ion services not lis	ted in Local Rule 2016-1 E. sted in Local Rule 2016-1 E,		
		CERTIFICATION				
	certify that the foregoing is a complete statement of an ankruptcy proceeding.	ny agreement or arrangement fo	or payment to me for r	epresentation of the debtor(s) in		
Αı	ugust 23, 2017	/s/ G. Addam Fe	ra			
$\overline{D}$	ate	G. Addam Fera				
		Signature of Attorn WM Law, PC				
		15095 West 116t				
		Olathe, KS 6606 (913) 422-0909	z Fax: (913) 428-854!	9		
		bankruptcy@wa	gonergroup.com			
		Name of law firm				

BMO Harris 1200 E Warrenville Road Naperville IL 60563

CitiBank, NA PO Box 6497 Sioux Falls SD 57117

Citizens Bank and Trust 7553 NW Barry Road Kansas City MO 64153

Elite Financial Services PO Box 108 Saint Louis MO 63166

LeaderOne Financial Corporation 1 Corporate Drive Suite 360 Lake Zurich IL 60047

Stinson, Leonard & Street 1201 Walnut Street Kansas City MO 64106

TBF Financial 740 Waukegan Road Suite 404 Deerfield IL 60015

US Bank PO Box 6335 Fargo ND 58125